

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Savasoglu et al.)
)
Serial No.: 10/703,978)
)
Filing Date: November 7, 2003)
)
Examiner: See, Carol A.
Art Unit: 3696
Atty. Docket No. 030587

Title: SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

RESPONSE TO OFFICE ACTION

K&L Gates LLP
Pittsburgh, PA 15222
March 20, 2009

VIA ELECTRONIC FILING

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed September 22, 2008 ("the Office Action") in connection with the above-identified application, Applicants respond as follows, wherein:

Claim Amendments begin on page 2; and

Remarks begin on page 7.